DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. 17243-00020

As a below named inventor, I hereby declare that:

[**/**]

claims, as amended by any amendment referred to above.

(check one)

My residence, post office address and citizenship are as stated below next to my name.

is attached hereto

and was amended on

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS AND SYSTEMS FOR FINANCING AND EXECUTING TRANSACTIONS, the specification of which:

I hereby state that I have reviewed and understand the contents of the above identified specification, including the

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a).

___as Application Serial No. __

Application Serial No.	Filing Date	Status (patented , pending, abandoned)
I hereby claim the benefit under below:	Title 35, United States Code §119(e)	of any United States provisional application(s) list
Application Serial No. 60/178,090	Filing Date January 26, 2000	Additional provisional application numbers are listed on a supplemental priority sheet attached hereto.
this application and transact al registration number) John S. Beulick, Reg. No.	l business in the Patent and Tradema 33,338; Patrick W. Rasche, n F. Sieckmann, Reg. No. 28,	following attorney(s) and/or agent(s) to prosecute rk Office connected therewith. (//st name and Reg. No. 37,916, Michael Tersillo, 667; Bruce T. Atkins, Reg. No. 43,476,
Alan L. Cassel, Reg. No. Reg. No. 45,112; Donald	d R. Holland, Reg. No. 35,197 No. 45,548 all of Armstrong	Reg. No. 42,437; Robert E. Slenker, ; Natu J. Patel, Reg. No. 39,559 and Teasdale, One Metropolitan Square,

anger gemenning of many properties of the State of the State State

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SOLE OR FIRST INVENTOR:

Attorney's Docket No.

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I hareby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Scotion 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

Full Name: Preston H. Abbott	
Signature: Preston H alboth Date: Jan 11, 2001	
Residence: Guilford, CT 06437	
Citizenship: US	_
Post Office Address: 161 Dunk Rock Road, Guilford, CT 06437	
SECOND JOINT INVENTOR, IF ANY:	
Full Name: Joseph W. Krum	_
Signature: Date:	
Residence: High Point, NC 27262	
Citizenship: US	
Post Office Address: 1028 Rockford Road, High Point, NC 27262	

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Full Name: Preston H. Abbott	
Signature:	Date:
Residence: Guilford, CT 06437	
Citizenship: US	
Post Office Address: 161 Dunk Rock Road, Guilford, CT 06437	
SECOND JOINT INVENTOR, IF ANY:	
Full Name: Joseph W. Krun	
Signature:	Date: 1/10/01
Residence: High Point, NC 27262	
Citizenship: US	
Post Office Address: 1028 Rockford Road, High Point, NC 27262	